

Filed for Record May 21, 1981 At 4⁰³ P M. Same Day Recorded & Filed per Charles C. Keller, Clerk

SUBSTITUTION OF TRUSTEE UNDER DEED OF TRUST

THIS SUBSTITUTION AGREEMENT, made this 21st day of May, 1981, by Fredericktown Bank & Trust Company of Frederick, (hereinafter called Lender).

W I T N E S S E T H:

WHEREAS, a Deed of Trust was executed by Roland E. Willard, Jr., and Marlene J. Willard, his wife, unto Fredericktown Bank and Trust Company, dated the 14th day of November, 1980, and recorded in Liber 1131, folio 829, among the Land Records of Frederick County, Maryland, and

WHEREAS, the foregoing Deed of Trust names C. Monroe Keeney and Robert E. Gearinger as Trustees; (hereinafter called original trustees); and

WHEREAS, pursuant to the provisions of said Deed of Trust executed by Roland E. Willard, Jr., and Marlene J. Willard, his wife, and recorded as aforesaid, Fredericktown Bank & Trust Company is the present owner and holder of the note secured by said Deed of Trust and desires to appoint and substitute Seymour B. Stern as the Substituted Trustee for the purpose of foreclosure thereof.

NOW THEREFORE, in consideration of the above recited premises and other good and valuable considerations, Fredericktown Bank and Trust Company of Frederick, pursuant to the provisions of said Deed of Trust executed by Roland E. Willard, Jr., and Marlene J. Willard, his wife, to C. Monroe Keeney and Robert E. Gearinger, as trustees and dated as aforesaid and as present owner and holder of such Deed of Trust Note secured

STERN, FINEGAN
& WINIK, P.A.
FREDERICK, MARYLAND